

Proposed NU Business Name: **Prokriti Beauty Parlor**

Business Category: **General Retail & Wholesale**



Business Proposal Identified by : **Surjakanta Chakraborti, Asst. Nobin, Lalmonirhat.**

Business Proposal Prepared by : **Fahina Yesmin Happy, Officer, Head Office.**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sreemoti Rina Rani Roy Vill: Modhupur, Union: Sarpukur, Post: Kumrir Hat, Upazila: Aditmari, District: Lalmonirhat.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Minoti Rani
(iii) Father's name	:	Late. Bhupendro Nath
(iv) GB member's info	:	<i>Branch: Aditmari, Centre # 61/mo,</i> <i>Loan no.: 5052, Member since September 09, 2006</i> First loan: Tk. 2,000 Existing loan: Nil, last Lon: Tk.10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	She has others income from Tailoring. She is also maintaining 01 (One) D.P.S of Tk. 300/- per month in Brac Bank Ltd. from the earning of her present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experience is running her own (Beauty Parlor) business since May 05, 2011. She started the business with BDT 20,000 (Twenty thousand). She has taken 03 (three) months training on Beauty Parlor from Ira Haque Beauty Parlor supported by BWCCI in Rangpur. She has also taken 04 (Four) months training on Tailoring from her Sister in law.
Other Own/Family Sources of Income	:	Her father was a freedom fighter. Her mother's income from freedom fighter allowance (monthly 10,000 taka). Her husband's income from job (RFL Company-Lalmonirhat). She has purchased 02 (Two) cows, jewellery gold item and also purchased T.V, household appliance for her own from the benefit of her present parlor business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01796037634
NU's National ID No.	:	198552028901425
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Minoti Rani is a Member since September, 2006 at first she took GB loan BDT 2,000 (Two thousand) and last loan was BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for purchasing cows, goat, agriculture and household purpose.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Prokriti Beauty Parlor</i>
Address/ Location	:	Aditmari Bazar, Lalmonirhat.
Total Investment in BDT	:	Tk.229,000
Financing	:	Self Tk.179,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30% & Parlor services 100%
(ii) Estimated % of proposed gross profit margin	:	On products 30% & Parlor services 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products cosmetics item)	300	8,400	100,800
Sales income from Parlor Services	400	11,200	134,400
Total income from sales & Services (A)	700	19,600	235,200
Less: Cost of Sales / Products (B)	210	5,880	70,560
Gross Profit (C) [C=(A-B)]	490	13,720	164,640
Less: Operating Cost:			
Electricity bill		400	4,800
Shop rent		700	8,400
Mobile bill		500	6,000
Conveyance bill		500	6,000
Provision of bad debt		3	31
Present Salary (Family & Self)		7,000	84,000
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		284	3,413
Total Operating Cost (D)		10,387	124,644
Net Profit (C-D):		3,333	39,997

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products (Materials for parlor & cosmetics item, ladies wear item etc.)		116,935	-	116,935
Investment in Machineries (Steam machine-1, facial machine-1, message machine, hair dry machine-1, nose piercing machine-2 & fan-2, light-2 etc.)	Investment in-Hair cutting machine-01, facial bed-1, parlor chair-1 etc.	8,250	50,000	58,250
Cash in hand		1,215	-	1,215
Debtors (Since October, 2016 to at present)		3,100	-	3,100
Advance for Shop		35,000	-	35,000
Decoration (fixture and fittings)		14,500	-	14,500
Total Capital		179,000	50,000	229,000

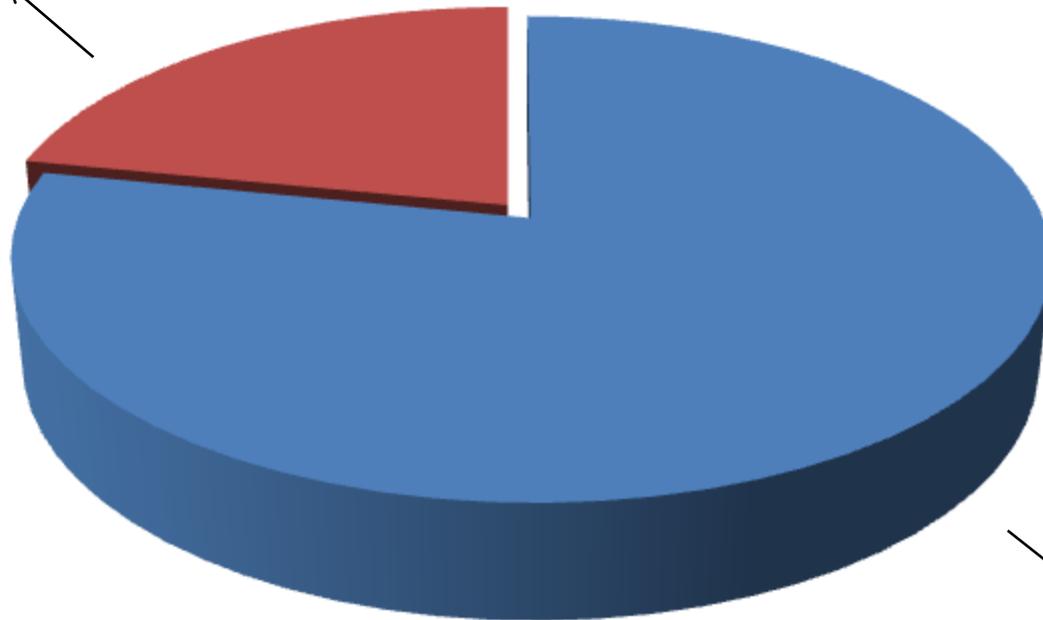
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 179,000

■ GTT's Investment BDT 50,000

■ Total Capital BDT 229,000

GTT's
Investment
22%



Entrepreneur's
Contribution
78%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products (cosmetics item)	350	9,800	117,600	385	10,780	129,360	443	12,397	37,191
Est. Sales income from Parlor Services	600	16,800	201,600	660	18,480	221,760	759	21,252	63,756
Total Estimated Sales & Services (A)	950	26,600	319,200	1,045	29,260	351,120	1,202	33,649	100,947
Less: Cost of Sales / Products (B)	245	6,860	82,320	270	7,546	90,552	310	8,678	26,034
Gross Profit (C) [C=(A-B)]	705	19,740	236,880	776	21,714	260,568	892	24,971	74,913
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		550	1,650
Shop rent		700	8,400		700	8,400		700	2,100
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	2,100
Conveyance bill		700	8,400		900	10,800		1,100	3,300
Provision of bad debt		3	31		3	31		3	8
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Proposed Salary-(Family & Self)		8,000	96,000		8,000	96,000		8,500	25,500
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,500	30,000		3,000	9,000
Non Cash Item:									
Depreciation Expenses		284	10,913		909	10,913		1,213	3,638
Total Operating Cost (D)	-	13,204	164,694	-	14,579	174,944	-	16,182	48,545
Net Profit (C-D)	-	6,536	72,187	-	7,135	85,625	-	8,789	26,368
Retained Income			72,187			157,811			184,179

Notes: 1. Agreed Grace period: Three months

2. Investment Payback schedule: Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	75,937	90,625	27,618
1.3	Depreciation Expenses	10,913	10,913	2,728
1.4	Opening Balance of Cash Surplus	-	64,349	135,886
	Total Cash Inflow	136,849	165,886	166,232
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	22,500	30,000	7,500
	Total Cash Outflow	72,500	30,000	7,500
3.0	Total Cash Surplus	64,349	135,886	158,732

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Mother)
Others (beyond family): 01 (Seasonal-Daily basis)
Future employment:0
- Trade License in her own name;
- Maintains books of record;
- Services quality;
- She has on hand training;
- Skilled and working experiences (5yrs);

WEAKNESS

- Inadequate Capital.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (regular basis);
- Huge demand of beauty products;
- The capital of the entrepreneur will be BDT 363,179 after 2 years 3 months excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at ----Social Business Design Lab (Open session)
On November 22, 2016 at Grameen Bank Auditorium,
Grameen Bank Bhaban

Thank you

Pictures



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শুধু মহিলাদের জন্য



প্রকৃতি বিউটি পার্লার
শুধু মহিলাদের জন্য
গার্লস স্কুল মোড়, আদিতমারী।









WELCOME



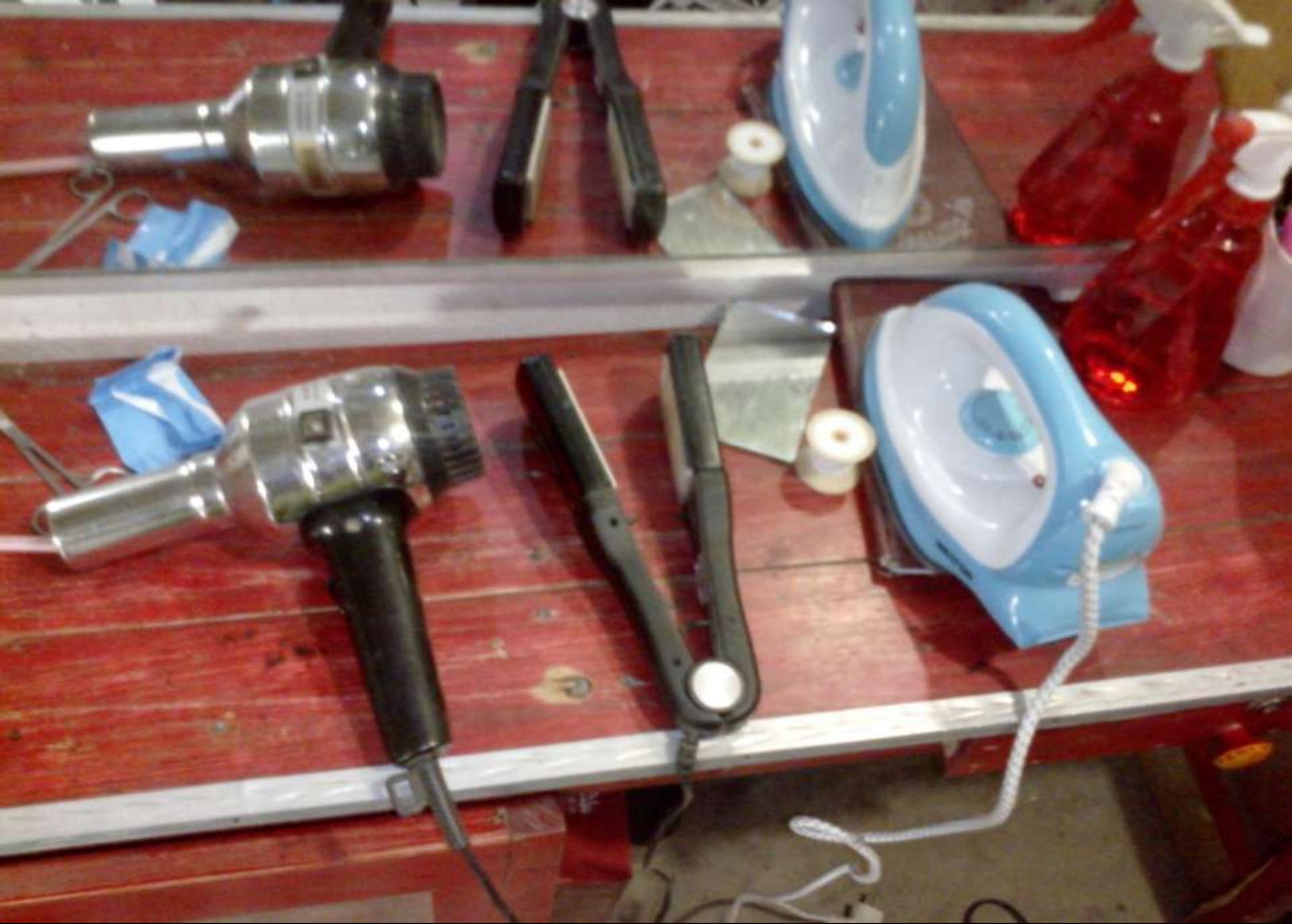


















ইউপি ফরম - ১৩

পরিশিষ্ট - ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর : ২০১৬-২০১৭ইং

লাইসেন্স

৬নং ভাদাই ইউনিয়ন পরিষদ

উপজেলা : আদিতমারী, জেলা : লালমনিরহাট।

বই নম্বর : ০১

লাইসেন্স নম্বর : 30

তারিখ : ২৭/১০/২০১৬

লাইসেন্স ধারীর নাম :

শ্রীমতি চিউটি পার্ভা

পিতা/স্বামীর নাম :

শ্রীমতি চিউটি পার্ভা

গ্রাম :

আদিতমারী

ইউনিয়ন : ভাদাই, উপজেলা : আদিতমারী, জেলা : লালমনিরহাট।

পেশার ধরণ :

চিউটি পার্ভা

আগামী ৩০শে জুন ২০১৭ ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : =৩০০/-

কথায় :

তিনশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ভাদাই ইউনিয়নে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।



৬নং ভাদাই ইউনিয়ন পরিষদ
আদিতমারী, লালমনিরহাট।



৬নং ভাদাই ইউনিয়ন পরিষদ
আদিতমারী, লালমনিরহাট।

Signature



গ্রামীণ ব্যাংক

আদিভারী শাখা শাখা

সহজ ঋণের পাশ বই

নাম

মিনতি হুদা

ঋণী নং

৫০৫২

গ্রুপ নং

০৩

কেন্দ্র নং

৩৪৪

কেন্দ্রের নাম

মিনতি হুদা

বই ইস্যুর তারিখ

৬ জুলাই ২০১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

Signature

Thank You